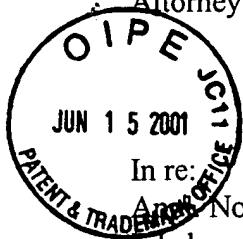


Attorney's Docket No. 18360/205526PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear
 Appl. No.: 09/812,452
 Filed: 03/20/2001
 For: HYBRID CREDIT CARD
 TRANSACTION SYSTEM

Group Art Unit: 2164
 Examiner:

#2/TDS

June 12, 2001

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Commissioner for Patents
 Washington, DC 20231

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INFORMATION DISCLOSURE STATEMENT
CITATION UNDER 37 C.F.R. § 1.97

Sir:

Attached is a list of documents on form PTO-1449 together with a copy of each identified document. It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.

Respectfully submitted,

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Sheila Bungcayao
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<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(Use as many sheets as necessary)</p> <p>Sheet 1 of 2</p> <p>15 2001</p>			Complete if Known		
			Application Number	09/812,452	
			Filing Date	03/20/01	
			First Named Inventor	Spear	
			Group Art Unit	2164	
			Examiner Name		
			Attorney Docket Number	18360/205526	
U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Document Number	Kind Code ² (if known)	Name of Patentee or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
	1	5,715,298		Rogers	02/03/1998
	2	5,732,136		Murphree, et al.	03/24/1998
	3	5,745,554		Rozetti	04/28/1998
	4	5,883,810		Franklin, et al.	03/16/1999
	5	5,903,877		Berkowitz, et al.	05/11/1999
	6	6,000,832		Franklin, et al.	12/14/1999
	7	6,032,136		Brake, Jr., et al.	02/29/2000
	8	6,065,675		Teicher	05/23/2000
	9	6,088,682		Burke	07/11/2000
	10	6,092,057		Zimmerman, et al.	07/18/2000
	11	6,105,863		Jagadish, et al.	08/22/2000
	12	6,126,069		Stiefel, et al.	10/03/2000
	13	6,138,911		Fredregill, et al.	10/31/2000
FOREIGN PATENT DOCUMENTS					
Examiner Initials	Cite No.	Foreign Patent Document Office ³	Kind Code Number ⁴ (if known) ⁵	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
Examiner Signature		Date Considered			

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.

⁶ Applicant is to place an "X" here if English language Translation is attached.

Substitute for form 1449A/PTO			Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Application Number	09/812,452
			Filing Date	03/20/01
			First Named Inventor	Spear
			Group Art Unit	2164
			Examiner Name	
Sheet 1 of 2		Attorney Docket Number	18360/205526	

NON PATENT LITERATURE DOCUMENTS			
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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T
	14	AmEx-Costco Co-brand: Is It A Marketing Or Merchant Acceptance Strategy; Defense Daily, 14,16, NA; August 25, 1999	
	15	PETER LUCAS; AmEx Plays Its Cobranded Cards; Credit Card Management, V10, N11, P26(1); February 1998	
	16	KATHERINE MORRALL; Marketing Credit Cards: Offers You Can't Refuse; Bank Marketing, V26, N9, PP37-32; September 1994	
	17	Virtual Express Systems; www.shoppingexpress.net/realtimercreditcards/Pricing ; printed January 9, 2001	
	18	American Express – Costco Platinum Cash Rebate Card; www.americanexpress.com/sif/cda/page/0,1641,3368,00.asp ; printed January 12, 2001	
	19	Mallpark – The Source for Merchant Business Solutions; www.mallpark.com/MerchSvc00.cfm ; printed January 12, 2001	

Examiner Signature		Date Considered	
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